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Amendments to the Specification:

Please amend Paragraph 4 to read:

--By 1992, leading frequent-flyer program memberships had grown beyond 15 million travelers each, and were continuing to grow by more than 200,000 net new members every month. By 1994, airlines began to expand their offerings of miles for promotional use--beyond hotels, car rentals and credit cards--to phone companies, restaurants and to companies of all types for use as incentive rewards. Today, frequency-marketing programs are everywhere--in just about every industry imaginable. Most recently MilePoint.com, an Internet exchange site, ~~allows~~ have been allowing members to convert their frequent traveler miles and points into a new online currency, MILEPOINT MONEY, and immediately go to any participating MILEPOINT merchant's online site to begin shopping. Merchandise or gift certificates that are currently offered on their site can be purchased using MILEPOINT MONEY as partial payment. Another company, NETCENTIVES, operates an online rewards program that allows consumers to earn points while shopping online and redeem them for merchandise and frequent-flyer miles.--

Please amend Paragraph 7 to read:

--Though there is a convergence of different currencies emerging as digital money, these non-monetary systems (e.g., points, miles, time, etc.) remain primarily as closed systems serving as only a metaphor ~~to~~ for money. For the sake of definition, a non-monetary system is a system having to do with the circulation of currency that is not legal tender issued by a sovereign power and a non-monetary amount is representative of any currency that is not legal tender. Legal tender is defined as any money that may be legally offered in payment of an obligation and that a creditor must accept. Though there have been some advances such as converting one non-monetary amount type into other non-monetary amount types, there are other aspects with respect to the accrual of money or legal tender that have not yet been applied to non-monetary systems of currency that is not considered legal tender.--

Please amend Paragraph 8 to read:

-- The present invention provides an accrual method for any non-monetary system that is not considered legal tender. The invention enables a non-monetary account such as a time account to earn time over a duration of time. The present invention includes an amount type converter for converting between different non-monetary amounts. The invention enables the processing of different non-monetary amount types such as an amount of product, amount of service, amount of reward, amount of points, amount of time, amount of distance, amount of volume, amount of mass, amount of bandwidth, and amount of energy. The

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present invention provides a notice that can be distributed via any communication medium for the purpose of educating customers and prospects alike ~~of~~ regarding the non-monetary accrual method. The invention provides an account statement representative of an amount that is not legal tender and can be distributed via any medium to account holders with the addition of presenting earned accrual information.--

Please amend Paragraph 11 to read:
-- In accordance with ~~a~~ an alternate aspect of the present invention, a computer program product includes computer readable program code stored on a computer readable medium, the program code adapted to one of ~~a~~ generate, store, access, create, update, append, report, print, overwrite, send, forward, and distribute an account statement having a date and an account balance corresponding to the date where at least a portion of the account balance includes an account interest and one of an account balance and account interest is representative of an amount that is not legal tender.--

Please amend Paragraph 21 to read:
-- FIG. 1f is an illustration of ~~an~~ a gas utility account statement in accordance with the present invention.--

Please amend Paragraph 22 to read:
-- FIG. 1g is an illustration of ~~an~~ a rewards account statement in accordance with the present invention.--

Please amend Paragraph 23 to read:
-- FIG. 1h is an illustration of ~~an~~ a beverage bottle account statement in accordance with the present invention.--

Please amend Paragraph 69 to read:
-- FIG. 3b is a flow chart illustrating the steps performed for generating an accrual of time in accordance with the present invention. When at a first time, a first amount of time corresponding to a second time is received in step 220, a second amount of time can then be generated in step 225 from the first amount of time, the first time, and the second time. These steps are similar to the steps presented in FIG. 3a but are more specific in the sense that the first and second amounts are ~~relate~~ related to an amount of time. These steps can be performed by a program 150 in order to generate at least a portion of an account statement such as the account statement 605 illustrated in FIG. 1a. --

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Please amend Paragraph 72 to read:

-- A computer program product can be made to enable a computing device to execute a program that ~~perform~~ performs any of the above method steps. The product can take the form of a browser plug-in or any script adapted to selectively determine whether interest is to be calculated during ~~an~~ a request or transaction. The product can be designed and distributed as a Dynamic Link Library (DLL), Application Programming Interface (API), CGI script, JAVA Applet, Active Server Page, and the like for the purpose of enabling account providers with the ability to add more value out of existing account programs. For instance, a company managing an airline miles program may wish to install and configure an "account interest module" for the purpose of providing earned interest in the form of additional miles to only qualified or authorized account holders such as to only "platinum" members. --